

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Rickey Lamarr Isom and Claytina Williams

Isom

Case No. 10-82136

a/k/a Claytina Regina Williams

S.S. Nos.: xxx-xx-4081 and xxx-xx-9116

Mailing Address: 703 Lynn Road, Durham, NC 27703-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on November 22, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 10, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 9/9/10			
				Lastname-SS#: Isom-4081			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	Verizon Wireless		Cell Phone				
ARREARAGE CLAIMS				REJECTED ELECTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
	Bank of America	1	\$13,108	**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Bank of America	1	\$1,674	N/A	n/a	\$1,674.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Welcome Credit Union		\$2,648	5.00	\$26	\$54.67	2001 Ford Escape
	Welcome Credit Union		\$7,478	5.00	\$75	\$154.39	2002 Chevrolet Tahoe
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount		PROPOSED CHAPTER 13 PLAN PAYMENT			
Law Offices of John T. Orcutt, P.C.		\$2,800		<div style="display: flex; justify-content: space-between;"> <div> \$ \$2,258 per month for 60 months, then </div> <div> \$ N/A per month for N/A months. </div> </div>			
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount		Adequate Protection Payment Period: 2.51 months.			
IRS Taxes				Sch D # = The number of the secured debt as listed on Schedule D. Adequate Protection = Monthly 'Adequate Protection' payment amt. † = May include up to 2 post-petition payments. * Co-sign protect on all debts so designated on the filed schedules. ** = Greater of DMI x ACP or EAE (Page 4 of 4) Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO			
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers", Interest on EAE at fed. judgment rate							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Lakewood Pediatrics & Family M
4003 Roxboro Road
Durham, NC 27704

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Banfield Pet Hospital
c/o IC System
PO Box 64378
Saint Paul, MN 55164

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America Home Loans
Attn: Managing Agent
Post office Box 5170
Simi Valley, CA 93062-5170

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Brock & Scott PLLC **
5431 Oleander Drive
Suite 200
Wilmington, NC 28403-5835

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Experian
P.O. Box 2002
Allen, TX 75013-2002

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Sprint
Post Office Box 8077
London, KY 40742

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Financial Services
Post Office Box 530
Durham, NC 27702-0530

Welcome Credit Union
Attn: Managing Agent
Post Office Box 13398
MAI-CA428
RTP, NC 27709-3398

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701